

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jeremy P Wagner
Whitney L. Wagner
Debtors

Case No. 20-03573-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 03, 2023

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jeremy P Wagner, Whitney L. Wagner, 613 S. Blacksmith Ave., Windsor, PA 17366-8403
5388282	HOLIDAY INN CLUB VACATIONS, PO BOX 79209, BALTIMORE MD 21279-0209
5388283	HOLIDAY INN VACATION CLUBS, PO BOX 79209, BALTIMORE MD 21279-0209
5388286	+ ORANGE LAKE/WILSON RESORT FIN., 8505 W. IRLO BRONSON MEM. HWY, KISSIMMEE FL 34747-8217
5388289	+ SAMSUNG FINANCING, PO BOX 100114, COLUMBIA SC 29202-3114
5388293	+ UNION HOME MORTGAGE, PO BOX 11733, NEWARK NJ 07101-4733
5388296	+ WELLSPAN, PO BOX 645734, CINCINNATI OH 45264-5734

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Nov 03 2023 22:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: DeftBkr@santander.us	Nov 03 2023 18:37:00	Santander Bank, N.A., 450 Penn Street, PA-450-FB1, Reading, PA 19602-1011
5388279	+ EDI: CAPITALONE.COM	Nov 03 2023 22:39:00	CAPITAL ONE, P. O. BOX 71083, CHARLOTTE NC 28272-1083
5388280	+ EDI: CAPITALONE.COM	Nov 03 2023 22:39:00	CAPITAL ONE / WALMART, PO BOX 71083, CHARLOTTE NC 28272-1083
5388846	Email/Text: BKelectronicnotices@cenlar.com	Nov 03 2023 18:37:00	Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618
5386092	EDI: CAPITALONE.COM	Nov 03 2023 22:39:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5388281	EDI: JPMORGANCHASE	Nov 03 2023 22:39:00	CHASE, PO BOX 1423, CHARLOTTE NC 28201-1423
5384389	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Nov 03 2023 18:37:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5388284	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 03 2023 18:37:00	KOHL'S, P.O. BOX 1456, CHARLOTTE NC 28201-1456
5391785	Email/PDF: resurgentbknotifications@resurgent.com	Nov 03 2023 18:39:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5486348	Email/Text: nsm_bk_notices@mrcooper.com	Nov 03 2023 18:37:00	Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261
5486349	Email/Text: nsm_bk_notices@mrcooper.com	Nov 03 2023 18:37:00	Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261
5388285	+ EDI: AGFINANCE.COM		

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5381299	+ EDI: AGFINANCE.COM	Nov 03 2023 22:39:00	ONE MAIN FINANCIAL, PO BOX 740594, CINCINNATI OH 45274-0594
5392698	EDI: PRA.COM	Nov 03 2023 22:39:00	ONEMAIN, P.O. Box 3251, Evansville, In. 47731-3251
5385789	Email/Text: bankruptcynotices@psecu.com	Nov 03 2023 22:39:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5388288	+ EDI: SALLIEMAEBANK.COM	Nov 03 2023 18:37:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5388290	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 03 2023 22:39:00	SALLIE MAE, P. O. BOX 8459, PHILADELPHIA PA 19101-8459
5388291	+ EDI: RMSC.COM	Nov 03 2023 18:37:00	SANTANDER BANK, 1010 MOCKINGBIRD LANE, STE. 10, DALLAS TX 75247-5126
5388292	+ EDI: RMSC.COM	Nov 03 2023 22:39:00	SYNCHRONY BANK / AMAZON, PO BOX 960013, ORLANDO FL 32896-0013
5384528	+ Email/Text: DeftBkr@santander.us	Nov 03 2023 22:39:00	SYNCHRONY BANK / CARE CREDIT, PO BOX 960061, ORLANDO FL 32896-0061
5380726	+ EDI: RMSC.COM	Nov 03 2023 18:37:00	Santander Bank, N.A., 450 Penn Street, Mail Code 10-421-MC3, Reading, PA 19602-1011
5381049	+ EDI: CBSTDR	Nov 03 2023 22:39:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5390099	Email/Text: electronicbkydocs@nelnet.net	Nov 03 2023 22:39:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5388294	+ Email/Text: electronicbkydocs@nelnet.net	Nov 03 2023 18:37:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
		Nov 03 2023 18:37:00	US DEPT OF ED / GREAT LAKES, 2401 INTERNATIONAL LANE, MADISON WI 53704-3121

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5388278		20-03573
5388287	*	PSECU, P. O. BOX 67013, HARRISBURG PA 17106-7013
5388295	*+	US DEPT. OF ED / GREAT LAKES, 2401 INTERNATIONAL LANE, MADISON WI 53704-3121

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2023 at the address(es) listed below:

Name	Email Address
Alyk L Oflazian	on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com
Alyk L Oflazian	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper amps@manleydeas.com
Andrew L Spivack	on behalf of Creditor NATIONSTAR MORTGAGE LLC andrew.spivack@brockandscott.com wbecf@brockandscott.com
Brian C Nicholas	on behalf of Creditor Union Home Mortgage Corp. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Sara A. Austin	on behalf of Debtor 1 Jeremy P Wagner saa2@austinlawllc.com
Sara A. Austin	on behalf of Debtor 2 Whitney L. Wagner saa2@austinlawllc.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1

Jeremy P Wagner

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8334

EIN --

Debtor 2

Whitney L. Wagner

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1176

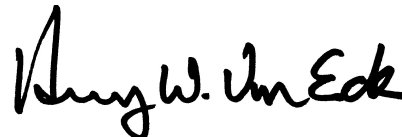
EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-03573-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Jeremy P Wagner
pdba 29.11 Computers & NetworkingWhitney L. Wagner
pdba Pink Ink Creative Marketing**By the
court:**11/3/23Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.